

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-2(c) Stephanie F. Ritigstein, Esquire Jenkins & Clayman 412 White Horse Pike Audubon, NJ 08106 (856) 546-9696 Attorney for Debtor	
In Re: Anthony and Deborah Muns debtors	Case No.: 16-12495 Judge: JNP Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO
☒ **CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**
☐ **TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor in the above-captioned Chapter 13 proceeding hereby objects to the following
(choose one):

1. ☒ Motion for Relief from the Automatic Stay filed by
Lakeview, creditor.

A hearing has been scheduled for _____.

OR

- ☐ Motion to Dismiss filed by the Standing Chapter 13 Trustee, _____.
A hearing has been scheduled for _____, at ____.

- ☐ Certification of Default filed by _____, creditor
I am requesting a hearing be scheduled in this matter.

OR

- ☐ Certification of Default filed by Standing Chapter 13 Trustee.
I am requesting a hearing be scheduled in this matter.

2. I am objecting to the above for the following reasons (**choose one**):

☐ Payments have been made in the amount of \$_____, but have not been accounted for. Documentation in support of attached hereto.

☐ Payments have not been made for the following reasons and debtor proposes repayment as follows **explain your answer**): _____

☒ Other (**explain your answer**): In November 2016, we filed a modified plan to include post-petition mortgage arrearage of \$8,000. This plan was confirmed. This modified plan was confirmed without creditor objection on January 4, 2017. Since we filed our modified plan we paid our December and January mortgage payments. These payments have been accepted by M&T Bank. Our Feb. payment will be provided to our attorneys. Additionally, we have begun making our increased trustee payments to ensure M&T is repaid in full.

3. This Certification is being made in an effort to resolve the issues raised by the creditor in this motion.

4. I certify under penalty of perjury that the foregoing is true and correct.

Date: 2.7.17

/s/ Anthony Muns
Anthony Muns, debtor

Date: 2.7.17

/s/ Deborah Muns
Deborah Muns, debtor

NOTE:

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within ten (10) days of the filing of a *Creditor's Certification of Default* (under an *Order Resolving Motion to Vacate Stay and/or Dismiss with Conditions*) or a *Trustee's Certification of Default*.

If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.